From the Sun-Fire-Office,
April the 10th. 1710.

PROPOSALS

SET FORTH BY

The Company of London-Insurers,

FOR

Insuring Houses, Moveable Goods, Merchandizes, Furniture and Wares, from Loss and Damage by FIRE.

ARTICLE I.

EVERY Person within the Weekly Bills of Mortality of *London*, who shall take out a Policy sign'd by Three or more of the Members of the Company of *London-Insurers*, and seal'd with the Company's Common Seal, in Form as is hereafter specified, paying Three Shillings and Six-pence for the same, whereof One Shilling is the Stamp Duty, and the Half-Crown for the First Quarter, shall be entit'led to the Benefit of having his or her Loss and Damage by Fire, whether in his or her House, or Moveable Goods, Merchandize, Wares, Furniture, *&c.* under one Roof, repaired and made good to him or her by the said Company, according to the following Articles, continuing to pay only Two Shillings and Six-pence *per* Quarter.

Art. II. No Person insured shall ever be liable to make any farther Payment or Allowance towards repairing the Loss and Damage of any Sufferer.

Art. III. Every Person who shall thus take out a Policy, shall, besides the Benefit of Insuring his or her House or Moveable Goods, *&c.* have, three times a Week, without any farther Charge or Expence, left at his or her House a Printed News-Paper, call'd, *The British Mercury*, containing all Foreign and Domestick News, an Account of rising and falling of Publick Stocks, Payments at the Exchequer, Course of the Exchange, Port-Letters, Price Courant of several Commodities, with whatever else shall be thought proper to entertain the Publick.

Art. IV. Every one that would insure both his or her House and Goods, *&c.* must take out two distinct Policies; and because two News-Papers would be superfluous, one of them shall be duly left at any Friend's House he or she shall name.

Art. V. These Proposals do extend to Insure all Merchandizes, Wares, Houshold-Goods, Furniture, *&c.* excepting Money, Plate, Jewels, Pictures, China-Wares, Tallies and Writings.

Art. VI. Toward raising a sufficient Fund for making good all Sufferers Loss and Damage by Fire, One Shilling shall be reserv'd out of every Quarteridge which shall be received both in *London*, and in any part of *Great Britain*, which in the whole will amount to a very considerable Sum, much more than sufficient, according to an accurate Computation, to make good each Sufferer's whole Loss and Damage.

Art. VII. For the farther Encouragement of all Persons, there are now actually taken into the Service of the said Company, Thirty lusty, honest, able-bodied Fire-men, who are cloathed in Blue Liveries, with Silver-Badges, with the Sun-Mark upon their Arms, who will be always at hand to assist in quenching Fires, and removing Goods, whenever any one shall have the Misfortune to have his House on Fire; who shall demand nothing for their Pains of any Person insur'd, but what they shall voluntarily give them according to their Deserts. And that the Houses of those Persons Insured may be known by the said Fire-Men, the Mark of the Sun shall be fixed upon their Houses Gratis.

Art. VIII. The true Intent and Meaning of these Proposals is, That all the Money reserv'd in Bank, according to the Sixth Article, shall be equally divided

vided within Ten Days after every Quarter-day, among the Sufferers, in Proportion to their reſpective Loſſes, not exceeding 500 *l.* for each Policy; and when no Fire happens, then the whole Sum to be lodg'd in the *Bank of England*, till the next Fire. And that every Sufferer may be ſure to have the whole Sum ſerv'd in Bank, he or ſhe may peruſe the Policy-Book kept at the Office, wh the Number of Policies deliver'd out will appear, and conſequently the Sum ſerv'd in Bank for Payment of Claims.

Art. IX. As ſoon as any Perſon inſured ſhall have his or her Houſe or Goods damaged by Fire, he or ſhe is to give Notice to the Company's Clerk at their Office, and within Ten Days after every Quarter-Day there will be a General Court held at th ſaid Office, when all Claims and Loſſes by Fire will be always faithfully pai according to the Tenor of theſe Propoſals.

Art. X. When any Sufferer receives his or her Claim, Five *per Cent.* ſhall be deducted out of it, for defraying the Charge and Expences of Officers and others employed to make Enquiry how and by what Means the Fire happen'd, as is uſual in other Fire-Offices.

Art. XI. Every Sufferer muſt make out his or her Loſs and Damage upon Oath before a Judge or Maſter in Chancery, in the Preſence of the Clerk of the Company, within Ten Days after the Fire, and carry that Affidavit to the Miniſter or Church-wardens of the Pariſh in which the Fire broke out; and ſome other eminent Houſekeepers of the ſaid Pariſh, eſpecially ſuch as live near the Place where the Fire began, but have themſelves ſuſtained no Damag thereby; and are beſt acquainted with the Perſon, Reputation and Circumſtances of the ſaid Sufferer, who ſhall ſign a Certificate that they do know or believe nothing to the contrary, but that the Sufferer has really and by Misfortune loſt by Fir the Sum mentioned in his or her Affidavit; upon producing which to the Company, he or ſhe ſhall receive his or her Claim: But if there appears any Fraud or Perjury in ſuch Sufferer, he or ſhe ſhall be excluded from any Right or Intereſt in theſe Propoſals.

Art. XII. If any Perſon inſured removes his or her Habitation, he or ſhe muſt give Notice, and have his or her Policy changed at the Office, paying the Stamp-Duty only.

Art. XIII. Every Perſon inſured ſhall pay his or her Quarteridge, within Ten Days after every Quarter-Day, upon Forfeiture of his or her Policy, and the Sun-Mark, which the ſaid Company ſhall have free Liberty to take down.

Art. XIV. When any Perſon pays his or her Quarteridge, a Printed Receipt will be given for the ſame, Sign'd by Two or more of the Company of *London-Inſurers*.

Art. XV. Every Perſon inſured may relinquiſh at Pleaſure, and if he or ſhe dies, the Intereſt in his or her Policy ſhall continue to his or her Executor or Adminiſtrator, ſo long as they continue to pay their Quarteridge.

Art. XVI. Any Perſon deſiring to Inſure either his or her Houſe or Moveable Goods without having *The Britiſh Mercury*, ſhall pay but Three Shillings for his or her Policy and firſt Quarter, and be Intit'led to all the other Benefits abovementioned, continuing to pay Two Shillings *per* Quarter.

The POLICY.

THIS preſent Inſtrument or Policy witneſſeth, *That whereas hath hereby agreed to pay or cauſe to be paid to the* Company *of* London-Inſurers, *at their Office in the Sum of Two Shillings and Six-pence within Ten Days after every Quarter-Day, for the Inſurance of from Loſs or Damage by Fire.* Now know ye, *That ſo long as the ſaid ſhall duely pay or cauſe to be paid the Sum of Two Shillings and Six-pence a Quarter, at the Times and Place aforeſaid, the Company of* London-Inſurers, *do in Conſideration thereof, bind themſelves, their Heirs, Executors, Adminiſtrators and Aſſigns, by theſe Preſents, to pay and ſatisfy to the ſaid Heirs, Executors, Adminiſtrators and Aſſigns, within Ten Days after every Quarter-Day, in which ſhall ſuffer by Fire, whole Loſs, if there be a ſufficient Sum of Money in Bank, to ſatisfie all the Claims that ſhall happen that Quarter, or a proportionable Share, according to the exact Tenor of the Sixth and Eighth Articles of their printed Propoſals, dated the 10th of* April, 1710. *and the Intent and Meaning of the whole; and farther, to cauſe to be deliver'd* gratis *to the ſaid at House, or Order, three times a Week, the Paper call'd the* Britiſh Mercury. In Witneſs, *We the Members of the ſaid Company have hereunto ſet our Hands and Common Seal the Day of in the Year of our Lord* 171

Seal'd and Deliver'd (being Stampt according to Act of Parliament) in the Preſence of

The Names of the Members of the Company are to be ſeen at their Office now kept at St. *Paul's Coffee-Houſe* at the Weſt End of St. *Pauls*. *Auguſt* 16. 1710